REMARKS

The Office Action mailed July 24, 2007 has been carefully reviewed and the following remarks have been made in consequence thereof.

Claims 1-64 are pending in this application. Claims 1-64 are subject to a restriction requirement.

Applicants and the undersigned wish to thank Examiner Felten for the courtesies he extended in a telephonic conversation with Melissa Glauber of Armstrong Teasdale, LLP, on August 20, 2007. The Examiner advised Applicants that Claims 47 and 49-60 were inadvertently omitted from the restriction requirement, and that Claim 47 should have been included in Group III and that Claims 49-60 should have been included in Group II of the restriction requirement. This response is based on this information providing during the August 20th telephone call.

Reconsideration of the restriction requirement imposed under 35 U.S.C. § 121 is respectfully requested. The restriction requirement imposed a requirement to restrict the application to one of the following inventions:

Group I, Claims 1-21 and 31-42, drawn to a method and apparatus for managing customer relationships, classified in class 705, subclass 26;

Group II, Claims 22-30 and 48-60, drawn to a computer-readable medium for managing customer relationships, classified in class 705, subclass 10; and

Group III, Claims 43-47 and 61-64, drawn to a database for managing customer relationships, classified in class 707, subclass 1.

In response to the election requirement set forth in the Office Action, Applicants elect, with traverse, for prosecution in this application all claims of Group I as identified in the Office Action. Claims 1-21 and 31-42 are in the elected claim group. According to the Office Action, Claims 1-21 and 31-42 are drawn to "a method and apparatus for managing customer relationships."

Reconsideration of the restriction requirement imposed under 35 U.S.C. § 121 is respectfully requested. The restriction requirement is traversed because the inventions set out

by the claims in Groups I, II, and III are clearly related. Applicants submit that a thorough search and examination of any of these claim groups would be relevant to the examination of the other groups and would not be a serious burden on the Examiner. In fact, the Examiner has already examined Claims 1-64 on the merits and mailed an Office Action on October 2, 2006 rejecting Claims 1-65. The fact that the Examiner has already examined all of the currently pending claims and issued an Office Action on the merits indicates that it would not be a serious burden on the Examiner to continue examination of the claims in Groups I, II, and III.

Moreover, each claim of Groups I, II, and III is directed to a method, an apparatus, a computer-readable medium, a computer program, a computer, or a database for managing customer relationships between customers, a dealer, and a lender, wherein the dealer offers products for sale to the customers and the lender is engaged in a business of providing financing, as set forth in at least independent Claims 1, 11, 22, 27, 31, 35, 43, 48, and 61. More specifically, the computer-readable medium, the computer, and the computer program of Group II each perform steps essentially similar to the steps performed in the method and by the apparatus of Group I. Indeed, the Examiner found that the claims of Group I and Group II are both in a single class, namely, Class 705.

Therefore, it is respectfully submitted that the restriction requirement with respect to the claims of Groups I, II, and III is improper and should be withdrawn. Moreover, requirements for restriction are not mandatory under 35 U.S.C. § 121. Accordingly, reconsideration of the restriction requirement is requested.

In view of the foregoing amendment and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully submitted,

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